

House File 2102 - Introduced

HOUSE FILE 2102

BY HEDDENS and BACON

A BILL FOR

1 An Act relating to the expenses of bringing certain dispute
2 of denial of coverage actions under property and casualty
3 insurance.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 515.135 Property and casualty
2 insurance claims — appeals — costs.

3 If a policyholder brings an action under a policy of
4 property and casualty insurance to dispute a denial of coverage
5 regarding insured real property and prevails in the action, the
6 insurer shall be required to pay, in addition to damages, all
7 reasonable costs and expenses of the policyholder, including
8 costs of inspections, adjusters, appraisers, and engineers,
9 and any other expenses reasonably attributable to the action
10 including reasonable attorney fees.

11 EXPLANATION

12 The inclusion of this explanation does not constitute agreement with
13 the explanation's substance by the members of the general assembly.

14 This bill provides that if a policyholder brings an action
15 under a property and casualty insurance policy to dispute a
16 denial of coverage on the policyholder's insured real property,
17 and prevails in the action, the insurer is required to pay,
18 in addition to damages, all reasonable costs and expenses of
19 the policyholder, including costs of inspections, adjusters,
20 appraisers, and engineers, and any other expenses reasonably
21 attributable to the action including reasonable attorney fees.